

MEDIGAP PLANS

How to read the chart:

If a check mark appears in a column of this chart, the Medigap policy covers 100% of the described benefit. If a row lists a percentage, the policy covers that percentage of the described benefit. If a row is blank, the policy doesn't cover that benefit. **Note:** The Medigap policy covers coinsurance only after you have paid the deductible (unless the Medigap policy also covers the deductible)

Medigap Benefits	A	B	C	D	F*	G	K	L	M	N
Medicare Part A Coinsurance and hospital costs up to an additional 365 days after Medicare benefits are used up	X	X	X	X	X	X	X	X	X	X
Medicare Part B Coinsurance or Copayment	X	X	X	X	X	X	50%	75%	X	X**
Blood (First 3 Pints)	X	X	X	X	X	X	50%	75%	X	X
Part A Hospice Care Coinsurance or Copayment	X	X	X	X	X	X	50%	75%	X	X
Skilled Nursing Facility Care Coinsurance			X	X	X	X	50%	75%	X	X
Medicare Part A Deductible		X	X	X	X	X	50%	75%	50%	X
Medicare Part B Deductible			X		X					
Medicare Part B Excess Charges					X	X				
Foreign Travel Emergency (Up to Plan Limits)			X	X	X	X			X	X

Out-of-Pocket Limit**	
\$4,640	\$2,320

*Plan F also offers a high-deductible plan. If you choose this option, this means you

Must pay for Medicare-covered costs up to the deductible amount of \$2,000 in 2011

Before your Medigap plan pays anything.

**After you meet your out-of-pocket yearly limit and your yearly Part B deductible

(\$162 in 2011), the Medigap plan pays 100% of covered services for the rest of the

Calendar year.

***Plan N pays 100% of the Part B coinsurance, except for a copayment of up to \$20 for

Some office visits and up to a \$50 copayment for emergency room visits that don't result

in an inpatient admission.